

Employee FAQ

THRIVEPASS CARD FOR FSA ACCOUNTS

What is the ThrivePass card?

The ThrivePass FSA card is a special-purpose Mastercard® that gives participants an easy, automatic way to pay for eligible health care/benefit expenses. The card lets participants electronically access the pre-tax amounts set aside in their respective employee benefits accounts such as Flexible Spending Accounts (FSAs).

How does the ThrivePass FSA card work?

The value of the participant's account(s) contribution is stored on the card. Participants can use their card when they have eligible expenses at a business that accepts benefit debit cards. The amount of the eligible purchases will be automatically deducted from their account and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

Is the ThrivePass FSA card just like other Mastercards?

No. The ThrivePass card is a special-purpose card that can only be used for eligible health care/benefits expenses. For example, it cannot be used at gas stations or restaurants. There are also no monthly bills or interest.

Will participants receive a new ThrivePass FSA card each year?

No. Although you must re-enroll each year to use the card, the card can be used through the expiration date listed. It will be loaded with the new annual election amount at the start of each plan year or incrementally with each pay period, based on the participant's account(s) type.

What if the ThrivePass FSA card is lost or stolen?

Participants can report a card lost or stolen and issue replacement card(s) through app.thrivepass.com or using our mobile app.

How do participants activate the card?

The card will automatically activate upon the first card swipe.

What dollar amount is on the ThrivePass FSA card when it is activated?

For Health Care FSAs, the dollar value on the card will be the annual amount that participants elected to contribute to their respective employee benefit account(s) during open enrollment. Eligible expenses will be deducted from the total amount as participants use their card or submit manual claims.

Where may participants use the ThrivePass FSA card?

IRS regulations allow participants to use their ThrivePass FSA cards in participating pharmacies, mail order pharmacies, discount stores, department stores, and supermarkets that can identify FSA eligible items at checkout and accept benefit prepaid cards. Eligible expenses are deducted from the account balance at the point of sale. Participants and their other eligible users should always save itemized receipts for FSA purchases made with the ThrivePass FSA card. If the transaction cannot be auto substantiated, paper follow-up will be required.

Are there places the ThrivePass FSA card won't be accepted?

Yes. The card will not be accepted at locations that do not offer the eligible goods and services, such as hardware stores, restaurants, bookstores, gas stations, and home improvement stores.

If asked, should participants select "Debit" or "Credit"?

If the participant has elected to use a PIN (Personal Identification Number) with their ThrivePass FSA card, they should select "Debit" and enter the PIN when prompted. If the participant is not using a PIN with their ThrivePass FSA card, they should select "Credit" and will be asked to sign for the benefit card purchase. Participants cannot get cash with the ThrivePass FSA card.

How does the card work in participating pharmacies, discount stores, department stores, and supermarkets?

- Bring prescriptions, vision products, eligible OTCs, and other purchases to checkout.
- Use the card for payment.
- If the card swipe transaction is approved (e.g., there are sufficient funds in the account and at least some of the products are FSA eligible), the amount of the FSA eligible purchase is deducted from the account balance. Another form of payment will be required for the non-FSA eligible items.
- If the card swipe transaction is declined, another form of payment will be required for the total amount of the purchase.
- The receipt may identify the FSA eligible items and may also show a subtotal of the FSA eligible purchases.
- In most cases, the participant will not receive requests for receipts for FSA eligible purchases made in participating pharmacies, discount stores, department stores, or supermarkets.

Why do participants need to save all of their itemized receipts?

Participants and their other eligible users should always save itemized receipts for FSA purchases made with the ThrivePass FSA card. They may be asked to submit receipts to verify that their expenses comply with IRS guidelines. Each receipt must show the merchant or provider name, the service received or the item purchased, the date, and the amount of the purchase. The IRS requires that card transactions be substantiated. This can occur through automated processing as outlined by the IRS (e.g. copay matching, etc.). If the automated processing is unable to substantiate a transaction, the IRS requires that itemized receipts must be submitted to validate expense eligibility.

May participants use the ThrivePass FSA card if they receive a statement with a Patient Due Balance for a medical service?

Yes. If they have money in their account for the balance due, the services were incurred during the current plan year, and the provider accepts prepaid benefit debit cards, participants can provide the card information on their statement and send it back to the provider. Retain this statement in case a receipt is requested by ThrivePass.

Sometimes the participant is asked for the CVV when paying the balance due or when placing an order by phone or online. What is this and where is it found?

CVV stands for “Card Verification Value.” It is a 3-digit number that can be found on the back of the card to the right of the signature panel.

How do participants know how much is in their account?

They can visit their personal account overview page at app.thrivepass.com or use our mobile app to view their current balance.

What if participants have an expense that is more than the amount left in their account?

When incurring an expense that is greater than the amount remaining in their account, participants may be able to split the cost at the register (check with the merchant). Alternatively, participants may pay by another means and submit the eligible transaction manually via a claim form with the appropriate documentation.

What are some reasons that the ThrivePass FSA card might not work at point of sale?

Common reasons why a card may be declined at the point of sale:

- Some locations may ask for a PIN when using the benefits debit card. If a participant doesn't know their PIN, they can select credit and sign instead.
- The participant has insufficient funds in his or her employee benefit account to cover the expense.
- Non-eligible expenses have been included at the point-of-sale. Participants should retry the transaction with the eligible expenses only.
- The merchant is encountering problems (e.g. coding or swipe box issues).
- The pharmacy, discount store, department store, or supermarket cannot identify FSA eligible items at checkout according to IRS rules.

Whom do participants call if they have questions about the ThrivePass FSA card?

Contact ThrivePass at the telephone number or website address printed on the back of the card.

Can a participant use the ThrivePass FSA card to access last year's money left in the account this year?

The IRS allows for a grace period in the current year to use carried over funds from the prior year. Check with your administrator for your specific plan guidelines. Your plan may not have a grace period.

How will a participant know to submit receipts to verify a charge?

The participant will receive a letter or notification from ThrivePass if there is a need to submit a receipt. All receipts should be saved per the IRS regulations.

What if a participant fails to submit receipts to verify a charge?

If receipts are not submitted as requested to verify a charge made with ThrivePass FSA card, then the card may be suspended until receipts are received. The participant may be required to repay the amount charged.